

It being hereby specifically represented as a part of the consideration moving to the acceptance of this mortgage that the above described premises are free from the lien of all incumbrances except as hereinabove indicated.

TO HAVE AND TO HOLD, All and singular the above described property, together with the buildings and improvements on said lands, and the rights, privileges, advantages and appurtenances thereunto belonging or in any wise appertaining, unto the said mortgagee, his heirs, personal representatives and assigns forever.

But in trust, nevertheless, for the equal pro-rata benefit and security of all and every holder of the promissory notes issued under and secured by this mortgage, in accordance with the terms hereof and for the enforcement of the payment thereof, when payable, in accordance with the true intent and meaning and stipulations hereof, and of said notes respectively, and without preference as to lien or otherwise of any one note over any other note, so that each note issued under this mortgage shall have the same right, lien and privilege hereunder, so that the principal and interest of every note shall be equally secured hereby according to the amount of principal and interest of each note respectively.

And the said mortgagor binds.....heirs, personal representatives and assigns to warrant and forever defend all and singular the said premises unto the said mortgagee, his heirs, personal representatives and assigns, forever, from and against.....heirs, personal representatives and assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

Only such notes as shall be certified by.....mortgagee, by the signing of the certificate endorsed thereon shall be secured by this mortgage, or be entitled to any benefit or lien hereunder, and such certificate of.....mortgagee, shall be conclusive evidence that the notes so certified have been duly issued hereunder and are entitled to the benefit of the trust hereby created.

And it is hereby covenanted and agreed between the parties hereto, representing themselves, their heirs, personal representatives and assigns as follows, to-wit:

FIRST: That the mortgagor agrees to pay the debt or sums of money, with interest thereon, according to the true intent and meaning of the said promissory notes, or any renewal thereof, or renewal of any part thereof, together with all costs and expenses which the said mortgagee, his heirs or assigns, shall incur or be put to, including attorney's fees of ten (10%) per cent. for collecting the said debt or sum of money, and in addition thereto reasonable attorney's fees for any litigation concerning the said debt or the premises hereinbefore described, and the said mortgagee, his heirs or assigns, shall have, in his discretion, authority, to employ all proper agents and attorneys for the recovery of the within mentioned debt, by foreclosure or otherwise, pay for such services out of the proceeds of sale of said property, should a sale be made, and if no sale be made, any sum so paid on account of such services shall be secured hereby and may be recovered in any suit or action hereupon or hereunder.

SECOND: That the mortgagor agrees to pay all taxes and charges assessed on said land before the same shall become delinquent and immediately thereafter exhibit to the said mortgagee, his heirs or assigns, or the holder of the within secured notes, or any of them, satisfactory evidence of the performance of this covenant.

THIRD: The said mortgagor agrees that.....will, at.....own expense, during the continuance of this deed, keep the buildings on said premises insured against loss by fire, in some stock Fire Insurance Company or Companies acceptable to said mortgagee, his heirs or assigns, for an amount not less than.....Dollars, with loss, if any, payable under New York Standard Mortgage Clause to said mortgagee, his heirs or assigns, as his or their interest may appear.

FOURTH: That the said mortgagor agrees that if.....shall fail to pay the taxes or to insure the buildings on the lands herein described, as is hereinbefore stipulated, the said mortgagee, his heirs or assigns, may at their option without notice pay the taxes, effect such insurance and pay any premiums due thereon; and the amount so paid by them shall thereupon become part of the debt herein secured, and with interest at the rate of six per cent. per annum until

or deterioration of said property; y now are, and should there be liately upon demand, make such his heirs or assigns, may enter eby, and with interest at the rate

tgagor, covenants..... mortgagee, his heirs or assigns. become due and demandable, or or hereby gives to the said mort- lectible under this mortgage, or e unpaid, whether the same be s, hereunder, and the said mort- s, taxes, liens, charges or insur- agreed that should the within said sale should prove insuffici- said mortgagee, his heirs or as-

pended for improvements, taxes, described premises to the mort- s, with authority to take posses- on and sale, upon said debt, in- anything more than the rents and

g from the value of land for the ts secured by mortgage or deed holders of the said promissory : described, requiring the pay- lectible at the expiration of said

a post-paid envelope, addressed t notice and demand in any case

gagor shall well and truly pay or be due according to the true in- be utterly null and void, other-

f payment or breach of a coven- that whenever in this deed the gns of the mortgagor or mort-

Lord one thousand nine hundred

.....(SEAL)

When you get here, please tear this out, sign it and send it to us as an order for another book. By so doing the book will have time to season before you want to use it.

WALKER, EVANS & COGSWELL CO.

Charleston, S. C.

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A WORD ABOUT CHANGES—If you wish any changes made in this Book, as to binding, ruling, printing, size of leaf or number of pages, please write change you wish. If no changes are desired, the above number will be sufficient.

STATE OF SOUTH CAROLINA, }
County of..... }

Personally appeared before me.....and made oath that....., sign, seal saw the within named.....with..... act and deed deliver the within written deed, for the uses and purposes therein mentioned, and that..... in the presence of each other, witnessed the execution thereof.

Sworn to before me, this.....day of..... A. D. 19.....
..... Notary Public, South Carolina.

RENUNCIATION OF DOWER.

STATE OF SOUTH CAROLINA, }
County of..... }

I,....., a Notary Public, in and for South Carolina, do hereby certify unto all whom it may concern that..... the wi..... of the within named..... did this day appear before me, and, upon being privately and separately examined by me, did declare that..... does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within named..... heirs or assigns, all..... interest and estate, and also all..... right, title and claim of dower of, in or to all and singular the premises within mentioned and released.

Given under my hand and seal, this.....day of }
..... A. D. 19..... }
..... (SEAL) }
Notary Public in and for South Carolina.